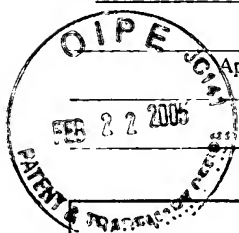


CERTIFICATE OF MAILING

I hereby certify that this correspondence with attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to:
Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

on February 16, 2005
Date of Mailing
Stephen T. Scherrer
Applicant, Assignee or Registered Representative
Stephen T. Scherrer
Signature
February 16, 2005
Date of Signature



RESPONSE TO OFFICE ACTION TRANSMITTAL LETTER			ATTORNEY'S DOCKET NO. 37355-202
APPLN. NO. 10/733,619	FILING DATE December 10, 2003	EXAMINER D. Walsh	GROUP ART UNIT 2876
INVENTOR(S) Lasch, et al.			
TITLE OF INVENTION Foldable Transaction Card Systems and Methods of Making the Same			

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is the Response to Office Action dated November 17, 2004.

- ☐ Small entity status of this application under 37 CFR 1.27 has been established by a verified statement previously submitted.
- ☐ A verified statement to establish a small entry status under 37 CFR 1.9 and 1.27 is enclosed.
- ☐ A request for a ____-month extension of time is enclosed.
- ☒ No additional claim fee is required.
- ☐ The fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA
TOTAL		MINUS	20	
INDEP.		MINUS	5	
FIRST PRESENTATION OF MULTIPLE DEP. CLAIM				

SMALL ENTITY		OR	OTHER THAN A SMALL ENTITY	
RATE	ADD'L FEE		RATE	ADD'L FEE
x \$25 =	\$0		x \$50 =	\$
x \$100 =	\$0		x \$200 =	\$
x \$180 =	\$		x \$360 =	\$
TOTAL ADD'L FEE	\$	OR	TOTAL ADD'L FEE	\$

- ☐ Please charge Deposit Account No. 13-0206 in the amount of \$ 00 for the Response to Office Action. A duplicate copy of this sheet is enclosed.
- ☐ A check in the amount of \$ _____ to cover filing fee is enclosed.
- ☒ The Commissioner is hereby authorized to charge payment of any additional filing fees required under 37 CFR 1.16 and any patent application processing fees under 37 CFR 1.17 associated with this communication or credit any overpayment to Deposit Account No. 13-0206. A duplicate copy of this sheet is enclosed.
- ☐ I hereby petition under 37 CFR 1.136(a) for any extension of time required to ensure that this paper is timely filed. Please charge any associated fees which have not otherwise been paid to Deposit Account No. 13-0206. A duplicate copy of this sheet is enclosed.

February 16, 2005
(Date)

SIGNATURE: Stephen T. Scherrer
ATTORNEY NAME: Stephen T. Scherrer
REGISTRATION NO: 45,080

MCDERMOTT WILL & EMERY LLP
227 WEST MONROE STREET
CHICAGO, ILLINOIS 60606
tel.: 312.372.2000
fax.: 312.987.7700



PATENT
Docket No. 37355-202

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of Lasch, et al.

Appln. No. 10/733,619

Filed: December 10, 2003


For: **Foldable Transaction Card
Systems and Methods of Making
the Same**

Examiner: D. Walsh

Group Art Unit: 2876

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Stephen T. Scherrer, Reg. No. 45,080

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION UNDER 37 C.F.R. §1.111

Dear Sir:

This is a reply to the Office Action mailed on November 17, 2004. Applicants respectfully request that the amendments to the claims below be entered and the application be reconsidered in view of the amendments and remarks that follow.